REMARKS/ARGUMENT

In response to the Office Action mailed October 20, 2006, Applicant respectfully requests the Office to enter the amendments set forth above and consider the following remarks. Claims 1-4, 7-16 and 18-31 were rejected in the Office Action. By this amendment, Applicants amend claims 1, 10, 22, 28, and 29. No new matter has been added. After entry of this paper, claims 1-4, 7-16, and 18-31 will be pending in this application. Reconsideration is respectfully requested.

Rejections Under 35 U.S.C. §103(a)

Claims 1-4, 7-16 and 18-31 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Nobakht et al (U.S. Patent No. 7,111,051 B1) in view of Zhao et al. (U.S. Patent No. 6,496,950). Applicants respectfully traverse this rejection.

Without acquiescing to the rejection and in the interest of expediting prosecution, Applicants have amended the claims to even further clarify the recited invention over the cited art. The rejected claims recite memory card wallets and methods comprising content addressable memory and related features directed to securely implementing user information and/or user passwords corresponding to websites or card readers. See, e.g., Pending Application, Abstract, Figs. 1-3b, and paragraphs 0001, 0009-0010, 0021, 0031, 0038 and 0044. Specifically, in regard to such features, each of the independent claims has been amended to recite, *inter alia,* server identifiers or website addresses or user information associated with the server identifiers in response to a user input to the host computer.

In contrast, Nobakht teaches a smart card issued to a specified person for purposes of authorizing access to URLs and information appropriate for that person's status when he or she inserts the card into a workstation card reader. An owner of a target website 120 provides target information to owner of a system server 110 that provides a target URL and authorized user information to a smart card producer 140. The smart card producer 140 produces the smart card with the target URL and authorized user information. (column 5, lines 30-45). Specifically, Nobakht discloses reading the user information from a smart card and providing target URLs and

information without any features that might prevent an unauthorized person from gaining access by inserting a stolen card. See, e.g., column 2, lines 13-27. Thus, for example, Nobahkt is suited for systems and methods wherein external websites serve as controllers, and "provid[e] target information … without having to advertise the URL associated with the target information," or "collect personal information from the authorized users (e.g., age, gender, income level, and hobbies) … and provide smart cards to a selected subset of authorized users [to, for example] provide information on automobiles only to those authorized users old enough to drive" (column 2, lines 28-32 and 36-41). Further, the card of Nobahkt retrieves the information from the card and accesses the target internet site without user input (column 7, lines 14-30). This is not "an interface for receiving a server identifier from a host computer in response to a user input of the server identifier to the host computer" or "said at least one pre-determined server identifier and said user information being received via the interface from the host computer in response to user input to the host computer" as recited in claim 1. The preprogrammed smart cards of Nobahkt are provided to the user by the smart card producer 140. The user does not provide the URLs to the smart card producer 140 of Nobahkt.

In the Office Action on page 11, paragraph number 6, it is asserted that "Nobahkt discloses an Internet network, that includes a system server, [and] a user terminal having a smart card interface". Nobahkt discloses a smart card 232 having contact pads 310. (See Figure 3 of Nobahkt) The smart card 232 is inserted into a set top box 131. It is further asserted that the smart card interface of Nobahkt receives and sends users transactions from a system server, and thus the claimed invention is readable on Nobahkt. The server identifiers stored in and received by the memory card of claim 1 are received from a host computer in response to user input. The identifiers stored in the memory card of Nobahkt are generated by and stored at the smart card producer 140 of Nobahkt. The user information stored in and received by the memory card of claim 1 are received from a host computer in response to user input. The smart card producer 140 of Nobahkt provides the user authorization information, and not a user input. Accordingly, Nobahkt fails to teach or suggest the interfaces, the content

addressable memories as well as the controllers and other associated features now recited in independent claims 1, 10, 22, 28 and 29.

As noted by the Examiner, Nobahkt does not disclose a controller coupled to an interface and the content addressable memory including processing components to read, program and erase the memory. Zhao fails to teach or suggest server identifier from a host computer in response to a user input of the server identifier recited in independent claims 1, 10, 22, 28 and 29.

Accordingly, because the independent claims under rejection recite the distinguishing limitations set forth above, it is respectfully submitted that claims 1, 10, 22, 28 and 19 are patentable over Nobahkt and Zhao. With respect to the remaining claims under rejection (claims 2-4, 7-9, 11-16, 18-21 and 23-27), these claims directly or indirectly depend upon independent claims 1, 10, 19, 28 and 29, and are thus allowable for at least the same reasons as their respective base claims.

Applicants further note that neither Nobahkt nor Zhao either individually or in combination teach or suggest "the controller stores user information associated with the received server identifier and received from the user via the interface and the received server identifier in the content addressable memory in the event that there is not a match or partial match between the received server identifier and any of the at least one pre-determined server identifiers" recited in claim 7. As noted above, the smart card of Hobahkt includes URL and target information that is provided by the external site that provides the smart card to the user. This is not the user information received from the user as recited in claim 7. Nor does Zhao teach or suggest such as a feature. Zhao is directed to testing of smart cards. Applicants note that it is asserted in the Office Action on page 4 that Nobahkt teaches a controller storing user information in the event that there is not a match or partial match as recited in claim 7. The cited portions of Nobahkt refer to "preventing unauthorized reading from and/or writing to a non-volatile memory 300." See Nobahkt, column 4, lines 21-26. In contract, claim 7 recites the controller stores user information associated with the received server identifier and received from the user via the interface and the received server identifier in the content addressable memory in the event that there is not a match or partial match between the received server identifier and any of the at least one pre-determined server identifiers. The

matching for authorization has been cited in Hobahkt. It is not the claimed storing in the event of no match or a partial match as recited in claim 7. Lacking at least this claim feature, Nobahkt and Zhao, cannot render claim 7 unpatentable

Applicants further note that neither Nobahkt nor Zhao, either individually or in combination, teach or suggest "the controller erases said at least one pre-determined server identifier and said user information associated with said at least one pre-determined server identifier in response to an erase command from server associated with said received server identifier" recited in claims 8 and 9 or ""the erase command being generated in response to a user command provided to said server prior to an access corresponding to said server identifier" recited in claim 9. Nobahkt merely discloses "CPU 210 erases the target Internet site URL 333 from SDRAM 218 upon removal of smart card 232." (column 8, lines 9-11). The erasing of the URL in Nobahkt is in response to the removal of the smart card 232, and not "in response to an erase command from server associated with said received server identifier" as recited in claims 8 and 9. Likewise, Zhao does not teach or suggest these claim features. As understood, Zhao merely discloses testing a content addressable memory using a series of read and write operations. This is not the erasing of a server identifier and user information as recited in claims 8 and 9. Even if the combination of Nobahkt and Zhao is proper, which applicant does not concede, the combination of Nobahkt and Zhao does not teach or suggest the erasing a server identifier and user information as recited in claims 8 and 9. For similar reasons, the combination of Nobahkt and Zhao does not teach or suggest the erasing a server identifier and user information as recited in claims 19 and 20 Lacking at least this claim feature, Nobahkt and Zhao cannot render claims 8-9 and 19-20 unpatentable.

Therefore, it is respectfully submitted that claims 1-4, 7-16 and 18-31 are not rendered unpatenable by Nobahkt in view of Zhao, and that the rejections under §103(a) should be withdrawn.

Conclusory Remarks

In view of the above, it is respectfully submitted that all of the pending claims are in condition for allowance and favorable action by the Examiner is requested.

The Examiner is invited to call Applicant's attorney at the number below in order to speed the prosecution of this application.

The Commissioner is authorized to charge any deficiencies in fees and credit any overpayment of fees to Deposit Account **No. 07-1896** referencing Attorney Docket No. **351913-910800.**

Respectfully submitted,

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